Anthem HK 20 Open Access: Fauquier County & Schools Coverage Period: 07/01/2016–06/30/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for:** Individual/Family | **Plan Type:** POS

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.anthem.com or by calling 1-800-421-1880.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$0** for In-Plan providers and $750 Individual/$1,500 Family for Out-of-Plan providers.	See the chart on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	Yes, outpatient prescription drugs have a $150 Individual/$300 Family calendar year deductible.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. $2,000 Individual/$4,000 Family for In-Plan providers and $4,000 Individual/$8,000 Family for Out-of-Plan providers. **Outpatient Prescription plan:** $3,500 Individual/$7,000 Family	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the Medical out–of–pocket limit?	Costs associated with outpatient prescription drugs, routine vision care, the cost of care when the benefit limits have been reached, and the cost of non-covered services.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of **HMO providers**, see www.anthem.com or call 1-800-421-1880.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.

Do I need a referral to see a specialist?	No	You can see a **specialist** for covered services without permission from this plan.
Important Questions	**Answers**	**Why this Matters:**
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use HMO **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use In-Plan Providers	Your Cost If You Use Out-of-Plan Providers	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 copay/visit	30% Coinsurance	——————none——————
	Specialist visit	$40 copay/visit	30% Coinsurance	——————none——————
	Other practitioner office visit	$25 copay /visit	30% Coinsurance	Spinal manipulation and manual medical therapy limited to 30 visits per plan year
	Preventive care/screening/immunization	No charge	30% Coinsurance	——————none——————
If you have a test	Diagnostic test (x-ray, blood work)	$20 PCP/$40 specialist copay/visit	30% Coinsurance	A copay does not apply when these services are provided by the same provider on the same date as the office visit.

Common Medical Event	Services You May Need	Your Cost If You Use In-Plan Providers	Your Cost If You Use Out-of-Plan Providers	Limitations & Exceptions
	Imaging (CT/PET scans, MRIs)	$100 copay/visit	30% Coinsurance	Preauthorization required
If you need drugs to treat your illness or condition. **The RX benefits are offered through OptumRx. Please see Human Resources for additional information.**	Tier 1	After RX deductible, $10 copay/ prescription for 1-30 day supply $20 copay / prescription for 31-90 day supply	After RX deductible, $10 copay/ prescription for 1-30 day supply Mail order not covered	Rx Copays/coinsurance applies after a $150 Individual/$300 Family calendar year deductible is met. $3,500 Individual/$7,000 Family outpatient prescription drug maximum out of pocket per calendar year. .
	Tier 2	After RX deductible, $20 copay/ prescription for 1-30 day supply $40 copay / prescription for 31-90 day supply	After RX deductible, $20 copay/ prescription for 1-30 day supply Mail order not covered	
	Tier 3	After RX deductible, The greater of $35 copay or 20% coinsurance/ prescription for 1-30 day supply, $200 maximum The greater of $70 copay of 20% coinsurance/ prescription for 31-90 day supply, $400 maximum	After RX deductible, The greater of $35 copay or 20% coinsurance/ prescription for 1-30 day supply, $200 maximum Mail order not covered	

Common Medical Event	Services You May Need	Your Cost If You Use In-Plan Providers	Your Cost If You Use Out-of-Plan Providers	Limitations & Exceptions
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$200 copay/visit	30% Coinsurance	——————none——————
	Physician/surgeon fees	$20 PCP/$40 specialist copay / visit	30% Coinsurance	——————none——————
If you need immediate medical attention	Emergency room services	$100 copay/visit	30% Coinsurance	Not covered for non emergency use
	Emergency medical transportation	No charge	30% Coinsurance	——————none——————
	Urgent care	$20 PCP/$40 specialist copay/visit	30% Coinsurance	There is no unique benefit for Urgent Care.
If you have a hospital stay	Facility fee (e.g., hospital room)	$200 copay/day	30% Coinsurance	Precertification required. There is a $200 copay per day, not to exceed $1,000 per confinement.
	Physician/surgeon fee	No charge	30% Coinsurance	——————none——————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$20 copay /visit	30% Coinsurance	——————none——————
	Mental/Behavioral health inpatient services	$200 copay/ day	30% Coinsurance	Precertification required. There is a $200 copay per day, not to exceed $1,000 per confinement.
	Substance use disorder outpatient services	$20 copay /visit	30% Coinsurance	——————none——————
	Substance use disorder inpatient services	$200 copay/day	30% Coinsurance	Precertification required. There is a $200 copay per day, not to exceed $1,000 per confinement.
If you are pregnant	Prenatal and postnatal care	$200 copay/ pregnancy	30% Coinsurance	——————none——————
	Delivery and all inpatient services	$200 copay/day	30% Coinsurance	Precertification required. There is a $200 copay per day, not to exceed $1,000 per confinement.

Common Medical Event	Services You May Need	Your Cost If You Use In-Plan Providers	Your Cost If You Use Out-of-Plan Providers	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	No charge	30% Coinsurance	Limited to 100 visits.
	Rehabilitation services	$25 copay/visit	30% Coinsurance	Occupational and physical therapy limited to 30 combined visits. Speech therapy 30 visit limit.
	Habilitation services	Copayment or Coinsurance determined by services rendered.	30% Coinsurance	All rehabilitation and habilitation visits count toward your rehabilitation visit limit.
	Skilled nursing care	No charge	30% Coinsurance	Limited to 100 days per admission.
	Durable medical equipment	No charge	30% Coinsurance	——————none——————
	Hospice service	No charge	30% Coinsurance	——————none——————
If your child needs dental or eye care	Eye exam	$15 copay/ visit	$30 allowance	One eye exam per member per calendar year.
	Glasses	Not covered	Not covered	——————none——————
	Dental check-up	Not covered	Not covered	——————none——————

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover **(This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs

Other Covered Services **(This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Chiropractic care
- Private Duty Nursing (16 hrs per CY maximum)
- Coverage provided outside the United States. See www.BCBS.com/bluecardworldwide

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-421-1880. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Anthem Blue Cross and Blue Shield: Appeals, Attention Member Services, P.O. Box 27401, Richmond, VA 23279.

You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-EBSA (3272) or www.dol/ebsa/healthreform.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." This plan does provide minimum essential coverage.

Does this Coverage Provide Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

Language Access Services:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoołwoł íínízinigo t'áá diné k'éjíígo, t'áá shoodí ba na'ałníhí ya sidáhí bich'į naabídíiłkiid. Eí doo biigha daago ni ba'nija'go ho'aałagíí bich'į hodiilní. Hai'dąą iini'taago eíya, t'áá shoodí diné ya atáh halne'ígíí ní béésh bee hane'í wólta' bi'ki si'niilígíí bi'kéhgo bich'į hodiilní.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $6,760
- **Patient pays** $780

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$0
Copays	$780
Coinsurance	$0
Limits or exclusions	$0
Total	**$780**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4,500
- **Patient pays** $900

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$0
Copays	$900
Coinsurance	$0
Limits or exclusions	$0
Total	**$900**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.